(b) whether the main feature of the Bill is to cover health, education and vocational training of the working children;

(c) whether it is a fact that the Ministry of Labour is also working on a scheme under which establishments employing less than 50 workers may be required to ensure their liability with the Life Insurance Corporation; and

(d) if so, by when such a comprehensive Bill is likely to be introduced in Parliament?

THE MINISTER OF STATE OF THE MINISTRY OF LABOUR (SHRI P. A. SANGMA): (a) and (b) Yes, Sir.

(c) There is a proposal to provide for compulsory insurance of employer's liability under the Payment of Gratuity Act, 1972.

(d) The Comprehensive Child Labour Bill will be introduced in the Parliament as soon as the details are finalised.

Public Sector Banks

2281. SHRI RAMKRISHNA MAZUMDER:
SHRI CHITTA BASU:

Will the Minister of FINANCE be pleased to state:

(a) whether Government have set up goals at national level to be achieved by the public sector banks;

(b) if so, what are the details thereof;

(c) whether performances of banks in West Bengal have kept pace with the national goal level set;

(d) if not, what are the reasons therefor; and

(e) what corrective steps Government have taken or are contemplated in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) to (e) The banks have been advised to ensure that the share of priority sector advances to total advances is not less than 40 per cent and the share of advances to weaker sections in total advances is not less than 10 per cent. For lending to direct agriculture, the banks were given a target of 15 per cent which was to be achieved by the end of March 1985. The banks have now to ensure that the share of direct agricultural advances in total advances should reach the level of 16 per cent by the end of March 1987.

Targets have been assigned bank-wise for the country as a whole and not for States separately.

Disbursement of Bank Loans through 'Credit Melas'

2282. SHRI RAMKRISHNA MAZUMDER:
SHRI CHITTA BASU:

Will the Minister of FINANCE be pleased to state:

(a) whether Government have undertaken an extensive programme of disbursement of bank loans in the name of 'Credit-Mela' to people below a certain income level in all the States;

(b) if so, how many 'Credit-Melas' have so far been organised and amount disbursed during 1985-86, State-wise; and

(c) what are the modalities for identifying the loanees and other relevant details?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) to (c) The credit camps are organised the public sector banks as a part of overall measures taken to increase the flow of credit to weaker sections in lines with the targets laid down by the Government. These camps are generally organised by the field functionaries of the banks and no central monitoring is done or considered necessary. The total outstanding credit in favour of weaker sections went up from Rs. 4072 crores as at the end of March 1985 to Rs. 4844 crores by the end of December 1985. For the purpose of identification, the banks follow the same guidelines as laid down by the Reserve Bank of India for all categories of loans.

Branch Licensing Policy

2283. SHRI RAMKRISHNA MAZUMDER: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the branch licensing policy 1982—85 sought to achieve a coverage of one bank office for a population of 17,000 (as per 1981 census) in rural and semi-urban areas;

(b) if so, whether the target has since been fulfilled in West Bengal;

(c) if not, what is the residue of the target achievement;

(d) what are the reasons for not reaching the target;

(e) whether it is a fact that a large number of authorisations are pending with the banks, for opening branches; and

(f) what steps Government have taken to give effect to authorisations?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) The branch licensing policy for the period 1982—85 had sought to achieve a coverage of one bank office for a population of 17,000 (1981 census) in rural and semi-urban areas of each district.

(b) and (c) District-wise details of the average population per bank office (APPBO) achieved in West Bengal as on 31-3-85 and the number of additional branches required in each district to achieve APPBO of 17,000 are indicated in the Statement.

(d) Banks have not been in a position to open enough branch offices to achieve the targets mainly due to late identification of centres, lack of infrastructural facilities, etc.

(e) The number of licences pending with all commercial banks in West Bengal on 30-9-85 was 804.

(f) Reserve Bank of India (RBI) has decided to revalidate pending licences in a few special cases upto 30th June, 1986. A Task Force set up by RBI is already in existence at Calcutta for regularly monitoring the progress made by banks in the matter of branch expansion.